

JUNIOR HIGH / MIDDLE SCHOOL



The MDHE can help you prepare for your educational journey beyond high school.

Education beyond high school can give you choices. Advance your education, expand your possibilities, and let the road take you to new adventures!

FRESHMAN YEAR!

Be well prepared for college and in a better position to qualify for merit-based scholarships.

Talk to your counselor. Find out what classes to take in high school, how to sign up for tests like the ACT, and get ideas for where you might get money for college.

Recommended High School Core Classes

| | | |
|-----------------------|------------|---|
| English/Language Arts | 4 units | Look into taking Advance Placement (AP) courses to beef up your transcripts. |
| Social Studies | 3 units | |
| Mathematics | 3 units | |
| Science | 3 units | |
| Fine Arts | 1 unit | |
| Additional Coursework | 3 units * | |
| Electives | 7 units ** | |

* Missouri public high school students are required by the State Board of Education to complete units in practical arts (1), physical education (1), health education (1/2), and personal finance (1/2)

** All students should complete at least 3 elective units total in foreign language and/or other courses within high school core content areas defined below. Two units of a single foreign language are strongly recommended for college-bound students.

Order a “Planning and Paying for College” information packet at www.highered.mo.gov/publications/publicationformpart1.do

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Open up the lines of communication. Talk to your parents about your college dreams and ways to save toward that goal. The earlier you start, the better off you'll be!

Have your parents look into college savings programs. For example, *MOST* (<https://missourimosts.upromise.com>) is specifically designed to help Missouri parents save money for their kids to go to college.

Make a plan. Start saving.

Students can receive a combination of grants, scholarships, work-study jobs, and loans. The state of Missouri is significantly increasing financial aid to help make college a possibility for everyone. Learn more at www.dhe.mo.gov/ppcindex.shtml.

Get an idea for how much federal student aid you might receive. Knowing even an estimate can help you and your parents as you make plans to save for your education.

The *FAFSA4caster* at www.studentaid.gov can help. The “4cast” provided by the *FAFSA4caster* will let you know an estimate of the types of financial aid you might qualify for and how much money you might receive. (The FAFSA is an annual application for financial aid, first filled out the year before attending college.)

Keep exploring different college & career options.

Learn more about the different types of colleges and universities (www.dhe.mo.gov/exploringmyoptions.shtml) available in Missouri and check out our *Institution, Program, and Degree Search* (www.highered.mo.gov/ProgramInventory/search.jsp) to help match up your interests and goals with the schools that are best for you.

Check out *Careership* (<http://mappingyourfuture.org/planyourcareer/careership/>) to learn about all kinds of different career options, including the one that matches your skills and interests.

SOPHOMORE YEAR!

Continue on your path with courses that will help you be well prepared for college.

Consider signing up for ACT or SAT preparatory courses. Be sure to check out the free ACT practice (www.actstudent.org/testprep/index.html) test questions, test tips, and test descriptions for useful pointers.

Continue exploring different college options.

Schools come in a variety of sizes and offer a huge range of majors and degrees. Two-year, four-year, public, private... it's all up to you. www.dhe.mo.gov/exploringmyoptions.shtml

Research the average cost to attend college in Missouri at www.dhe.mo.gov/tuitionandfees.shtml.

Get a feel for the type of salary it will take to live the life you're planning. Mapping Your Future's *Show Me the Future* is a financial literacy and life skills game, designed to help students like you prepare for the future. <http://showmethefuture.org/>

Some people assume that college is out of their reach because of the cost. Before you blow it off, learn the facts and see what will work for you.

Colleges come in all prices - depending on the type of school you choose. Check out the average cost to attend college at a variety of Missouri schools at www.dhe.mo.gov/tuitionandfees.shtml.

Financial aid is available. In fact, almost half of all college students receive some sort of financial aid.

Money!

skills and interests. *Careership* will even let you know how much money you might expect to make in your chosen job in Missouri and in other states.

Do you want to go to a two-year school, a four-year school, or a trade/career center?

You have a lot of choices right here in Missouri. To help you land on the one that's best for you, know your options. There are lots of schools and they offer all kinds of degrees and programs. Learn more about the different types of colleges and universities available in Missouri and check out our *Institution, Program, and Degree Search* (www.highered.mo.gov/ProgramInventory/search.jsp) to help match up your interests and goals with the schools that are best for you.

JUNIOR YEAR!

Continue on your course to be well prepared for college.

Take the PSAT. Remember, you must take it in 11th grade to qualify for some scholarships.

Register to take college entrance exams this spring.

If you don't feel like you're ready just yet, both ACT (www.actstudent.org/testprep/index.html) and SAT (www.collegeboard.com/student/testing/sat/prep_one/prep_one.html) offer prep classes to help you get ready for the test. Remember, you can take these tests multiple times if you are unhappy with your score—even during your senior year.

Research colleges/programs that interest you.

Learn about the different types of colleges and universities (www.dhe.mo.gov/exploringmyoptions.shtml) available in Missouri and check out our *Institution, Program, and Degree Search* to help match up your interests and goals with the schools that are best for you. (www.highered.mo.gov/ProgramInventory/search.jsp)

Visit college campuses.

Get a feel for facilities, teachers, students, and communities.

Keep looking ahead.

Review the senior section of *College Life* to target other activities or research you can start doing now. Give life a spin and get started!

What do you want your future to look like?

See what's out there!

Don't give up. If you're having a hard time, ask for help.

Get involved in activities through your school or community. It's a chance to explore your interests, meet new people, and learn new things.

Find the path that's right for you. As you get ready for high school, you'll have lots of choices and a big say in what you study. The choices you're about to make affect the choices you'll have for the rest of your life. Your school counselor or teachers, as well as family and friends, will have the answers (or know someone who does) to many questions about high school and life and education after high school ends. When you sign up for your high school classes, ask as many questions as it takes to get the information you need.

Make the most of middle school!

Pay attention in class and be ready when test time rolls around.



Your guide on how to make the game easier.



More Benefits!

College graduates usually enjoy a better quality of life, higher savings, more consumer power, and are able to enjoy more hobbies and leisure activities. Jobs requiring a college education tend to offer better health benefits and insurance, too.

More Money!

Continuing your education after high school increases your chances to make more money. On average, someone with a bachelor's degree earns about 62% more than someone with only a high school diploma.

More opportunity!

College graduates have more choices than those without a college education. A college degree allows you to choose from more careers, choose higher paying jobs, choose jobs you really like, and choose where you want to live.

Top 3 reasons to go to college!

It's never too early to prepare for your future. In fact, now is the perfect time to start playing the game of College Life.

Explore! Mapping Your Future's *Show Me the Future* (<http://showmethefuture.org/>) is a fun interactive game that lets you see what your future would be like based on the kind of job you choose, where you decide to live, and other options you pick. Change your selections to see how life would be different based on those changes. You should also check out *Careership* (<http://mappingyourfuture.org/planyourcareer/careership/>) to learn about all kinds of different career options, including the one that might just be perfect for you



SENIOR YEAR

Choosing the Best School 4U

Know what matters to you!

- Type of school
- Academic programs and degrees
- Location and size
- Costs and available financial assistance
- Academic reputation
- Sports or extracurricular activities

Shop around!

- To find schools that match your program and degree needs, visit www.highered.mo.gov/ProgramInventory/search.jsp.
- Compare information from college representatives, bulletins, and Web sites.
- Find out employment rates for graduates.
- Ask about job placement services.
- Know if a school is accredited (It could affect your ability to get financial aid or transfer credits).
- Compare total costs in relation to financial assistance packages.

Make campus visits!

- Tour the campus; talk with students.
- Meet with a financial assistance representative.
- Research your academic program with an academic advisor or faculty member.
- Verify admission requirements with an admissions counselor.
- Determine the actual cost of attending the school.
- Inquire about a class visit.
- Tour residence halls and eat in a dining hall if you are planning to live on campus.
- Tour the town.

Get advice!

- Ask your school counselor to explain the options available to you.
- Talk to your parents about your college expectations.
- Visit with professionals working in the field you plan to study.

Meet deadlines!

- Admission and housing applications
- Required institutional fees
- Free Application for Federal Student Aid (FAFSA) and other financial assistance forms

A Calendar Year

Fall

- ☐ Meet with your counselor early in the year to verify everything is in order for you to graduate with what you need to meet college admission requirements. Inquire about classes that you can take for college credit. Research taking Advanced Placement (AP) or College-Level Examination Program (CLEP) exams.
- ☐ Enroll in dual credit or AP classes this spring. It may also help your wallet down the road. If you graduate from college even one semester early by taking college or AP courses while still in high school, you could save thousands of dollars in tuition and dorm costs.
- ☐ Don't quit extracurricular activities like sports, drama, or newspaper. Seniors usually take over leadership roles in activities like these. Being in charge of underclassmen can provide you with valuable experience and proven leadership skills that will serve you in college and beyond.
- ☐ Think of your senior year as an ideal time to explore career interests. Find out if you can do an internship at a place you find interesting. And even if you've been on a college prep track your whole life, your senior year is a great time to take classes that introduce you to some not-so-run-of-the-mill fields like culinary arts, forensics, etc.
- ☐ If you did not score as high as you expected on the ACT or SAT, you can take these tests again. You may want to look into test preparation courses to help improve your score. If you are hoping to receive a Missouri Bright Flight scholarship, the qualifying score for your class will be released during the fall of your senior year. You can take the test as many times as you want through the June test date and the highest score you achieve will be used to determine if you are eligible for Bright Flight.

This is a big year! Make a master calendar, and mark important dates so nothing gets overlooked.

- ☐ Don't let senioritis interfere with your goals; continue on your path to a college education. Second-semester grades may impact your scholarship opportunities.
- ☐ Take advantage of opportunities to meet with college representatives visiting your high school, and don't be afraid to ask questions. Go prepared with a list of questions about the cost, financial aid, admissions, student population, academics, social life, surrounding community, housing, dining, recreational facilities, student services, security, etc.
- ☐ Narrow your college choices and visit the one(s) that interest you. Consider characteristics such as the size of each school and its classes, location, campus environment, housing, social activities, facilities, job availability, and financial assistance.
 - Visit those schools' Web sites to find out about admissions requirements, the application process, financial aid, and deadlines. If you don't find the answers you're looking for, pick up the phone or e-mail the school. Be persistent.
- ☐ Explore the wide variety of financial aid opportunities available to students. The MDHE administers several grant and scholarship programs (www.dhe.mo.gov/ppcindex.shtml), and many private and community organizations also provide scholarship funds (www.dhe.mo.gov/scholarshipsearchtips.shtml) based on such items as course of study, academic merit, or individual talents. Be aware that you should never have to pay a fee for scholarship money.

Winter

- ☐ Contact the schools you submitted applications to. Make sure the admissions offices have everything they need from you, and follow up if there are missing items or paperwork. Ask about specific school deadlines and mark them on your calendar.

- ☐ If you think you'll be using some sort of financial aid for college, be sure to fill out the FAFSA. The FAFSA (Free Application for Federal Student Aid) is the first step in getting financial assistance.
 - Have your parents file their taxes early so you can file your FAFSA sooner.
 - Filing your FAFSA early means you'll get information about your potential aid award amounts sooner, which might be vital in determining which school you ultimately choose.
- ☐ Ask your counselor about FAFSA workshops in your area.
- ☐ Your FAFSA must be filed by April 1 in order to be eligible for state financial assistance such as Access Missouri.
- ☐ Watch for an e-mail notice when your Student Aid Report (SAR) is ready. It will contain your EFC (Expected Family Contribution), which is used to determine how much financial aid you are eligible to receive.
- ☐ Review your college acceptances and compare financial aid packages
- ☐ Contact a school's financial aid office if you have any questions about the aid that school has offered you.
- ☐ When you decide which school you will attend, notify that school and submit any required financial deposit.

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Financial Aid Tips!

Verify and meet early deadlines.

- Find out what your school's deadline is for filing the FAFSA and file as soon as possible after January 1.
- Remember, you MUST file your FAFSA by April 1 in order to qualify for the Access Missouri Financial Assistance Program.

Keep a copy of all your completed forms and worksheets.

In addition to federal and state sources, check out private sources of financial assistance, too. Remember, you must reapply for financial assistance each year you are in school. It will not automatically carry over.

Talk to the financial aid office about:

- Federal, state, and institutional financial assistance programs;
- Financial assistance processes and tuition payments

Stay eligible for financial assistance by enrolling at least half time and making satisfactory academic progress.

Student loans!

Your goal is to limit the amount of student loans you may have to borrow. Explore federal, state, and institutional financial assistance before turning to loans.

If you decide take out student loans, use federal loans first because interest rates tend to be lower and are capped.

- If you use a FFELP (Federal Family Education Loan Program) loan, you have the right to choose the lender and guarantor of that loan. Shop around to see who offers the best interest rates, borrower benefits, and subsidies (pay certain fees on your behalf). It could save you thousands of dollars in the long run.

Borrow only what you need and follow an academic plan to reduce unnecessary costs such as dropped classes or courses that will not apply to your degree.

Remember, when you receive a student loan, you agree to repay the loan even if you do not graduate, are unable to obtain employment, or are not satisfied with your education.

Borrow from the same lender in order to simplify repayment.

To learn more about paying for college, visit www.dhe.mo.gov/ppcindex.shtml.

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MDHE
Missouri Department of Higher Education

*Building Missouri's future...
by degrees®*

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